May 6,2005

To whom it may concern;

As pertains to Discover Card account #

I. Michael W. Alcott, do confess that without my spouses permission or knowledge I willfully changed the address on her account and as an additional card user I used her account without her knowledge. My spouses address is 4 Jasons Lane, Scituate, MA 02066......I changed it to P.O. Box 363, North Scituate, MA 02060.

l understand that this constitutes an act of fraud for which I could be held civilly and criminally responsible.

Michael W. Alcott 4 Jasons Lane Scituate, MA 02066

Witnesses by:

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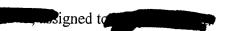
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Michael W. Alcott-4 Jasons Lane Scituate, MA 02066

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